

**Statement for the Record – Laborers’ International Union of North America (LIUNA) on the House Ways and Means Hearing on Pathways to Universal Health Coverage (June 12, 2019)**

The Laborers' International Union of North America (LIUNA) represents over 500,000 men and women, primarily in the construction industry. Our union believes that all Americans deserve quality, affordable health care. Our union is proud to have offered such care to our members and their dependents for decades. Any universal health care plan considered by Congress must ensure that the members of our union – as well as their families and our retirees – will continue to receive the health care that they need and depend upon, while covering millions of other Americans who currently lack such quality, affordable health care.

LIUNA has long supported universal health plan coverage in the U.S., both because it is the right thing to do, but also because the cost of health care provided to uninsured workers and family members is unfairly shifted to Laborers’ health trust funds, and through them to our members. If everyone had adequate health plan coverage, there would be no need for cost-shifting. Ensuring universal coverage is best for both those current uninsured or underinsured, as well as those who already have quality coverage.

Further, non-union construction employers typically do not provide adequate or even any health plan coverage for their employees. This gives the bad actors an unfair competitive advantage in avoiding the cost of maintaining health coverage. Further, the uncompensated care costs for their employees get shifted onto our members’ health trust funds.

As Congress examines ways to extend health coverage to all Americans, LIUNA strongly urges that labor-management health trust funds such as those that our union participates in, continue to have an important role in providing supplemental coverages, as Laborers’ health funds in Canada have long done.

**Congress Should Strengthen the Role of Existing Health Plans in Providing Quality, Affordable Coverage and Do No Harm**

One of the greatest accomplishments of LIUNA is the network of our health and welfare trust funds that provide comprehensive health plan coverage for members, their families and retirees, in addition to other valuable benefits. This is health coverage that laborers pay for by trading wages for collectively bargained employer contributions to the trust funds. The funds are pools of workers’ money from which hospital, medical, prescription drug, dental and other benefits are paid.

The first rule of any universal health coverage changes or expansions made by Congress should be “do no harm.” This means ensuring that even well-intentioned legislation does not take away coverage, raise health care costs, or damage the union advantage for our members and retirees.

Non-profit, patient centered worker plans such as those provided by LIUNA Funds must be strengthened. Multi-employer plans, like those in many industries where workers are mobile, such as construction, have long track records of providing portable, reliable, cost-effective coverage. Our plans cover many workers who would normally not be eligible for employer-provided health coverage because of the nature of work in our industry. Most laborers work for a number of employers in a given year; once a project is complete, they move on to the next

project and the next employer. Our multi-employer plans ensure that these hard-working men and women get the health coverage that they need and would otherwise be ineligible for. Our health plans should be part of the solution to any expansion of health care coverage for all Americans, and not eliminated for even well-intentioned universal coverage plans that could lead to a lower level of care and higher costs for our members, retirees, and their families.

#### Lowering the Medicare Eligibility Age

Construction is hard and dangerous work. Often, non-union construction contractors do not offer any health coverage, or offer sub-part coverage, to their employees. Many of those working for non-union contractors – and other employers who do not offer adequate health coverage – may want to work until the standard Medicare eligibility age of 65, but simply physically cannot. To ensure that these older Americans have the health care coverage that they need, LIUNA supports lowering the Medicare eligibility age to 55, or even 50. A Medicare buy-in program would likely be able to offer lower premiums to those who are uninsured or underinsured, so that they can have access to needed care. Workers who cannot work until age 65 would be provided an option for quality health care, and union health care plans like LIUNA's would be protected. Medicare buy-in is popular across the political spectrum, and LIUNA is proud to support this needed approach to universal coverage.